

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BRIAN H LOZIER
TRICIA L LOZIER
Debtor(s)

Case No. 08-12578

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/16/2008.
- 2) The plan was confirmed on 09/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/15/2009, 01/15/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/30/2009, 10/13/2010.
- 5) The case was dismissed on 10/29/2010.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,143.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$13,143.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,365.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$713.01
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,078.01**

Attorney fees paid and disclosed by debtor: \$1,135.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHANNAHON CLINIC	Unsecured	151.00	0.00	0.00	0.00	0.00
CHASE BANK	Unsecured	25.00	2,061.34	2,061.34	21.68	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	NA	391.08	391.08	0.00	0.00
COUNTRYWIDE FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
CREDIT RECOVERY	Unsecured	21.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,653.00	2,279.10	2,279.10	23.97	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	344.00	477.35	477.35	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	776.00	866.00	866.00	0.00	0.00
GEMB	Unsecured	2,068.00	2,170.17	2,170.17	22.83	0.00
GEMB	Unsecured	344.00	NA	NA	0.00	0.00
HSBC	Unsecured	531.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,603.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,717.00	1,785.17	1,785.17	18.78	0.00
MAZDA AMERICAN CREDIT	Unsecured	7.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	713.12	540.20	540.20	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	10,913.00	9,776.10	9,776.10	137.30	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	890.00	1,117.18	1,117.18	15.69	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,295.00	2,295.68	2,295.68	24.15	0.00
ROUNDUP FUNDING LLC	Unsecured	1,741.00	1,741.04	1,741.04	18.31	0.00
ROUNDUP FUNDING LLC	Unsecured	489.00	962.98	962.98	0.00	0.00
SANTANDER CONSUMER USA	Secured	18,287.32	18,287.32	18,287.32	7,354.30	1,661.10
SILVER CROSS HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	23,189.00	30,146.79	30,146.79	423.39	0.00
US DEPARTMENT OF EDUCATION	Unsecured	18,421.00	22,548.06	22,548.06	316.67	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,417.00	2,550.24	2,550.24	26.82	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,287.32	\$7,354.30	\$1,661.10
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,287.32	\$7,354.30	\$1,661.10
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,708.48	\$1,049.59	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,078.01</u>
Disbursements to Creditors	<u>\$10,064.99</u>
TOTAL DISBURSEMENTS :	<u>\$13,143.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/29/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.